



# 10 REASONS WHY™

## TULIP – TENANT USERS LIABILITY INSURANCE PROTECTION Ten Reasons to Choose Philadelphia Insurance Companies for TULIP

1. Ease of use – Tenant users needing insurance in order to rent a facility can purchase under the facility's TULIP policy – no need for a separate special event policy
2. Minimum premium for tenant users as low as \$100 per event – lower than a monoline special event policy
3. Policy specifically designed to meet the contractual insurance requirements in the facility rental agreement
4. Ability to include exhibitors for a small flat charge
5. Products coverage included for light hazard products, i.e. food, beverage and souvenirs
6. Host Liquor Liability coverage included – primary liquor liability for sellers/distributors of alcohol available for qualified tenant users
7. Facility/venue is automatically included as an additional insured
8. Policy limits apply for each tenant user
9. Events reported on monthly, quarterly or semi-annual basis depending on frequency of rentals
10. Hired and Non-Owned Automobile Liability may be included if contractually required by facility/venue owner

### Automatically included on every account:

**PHLY BELL ENDORSEMENT** - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

**CRISIS MANAGEMENT ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"



800.873.4552

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